

PARRIS N. GLENDENING
GOVERNOR

STEVEN B. LARSEN
COMMISSIONER

KATHLEEN KENNEDY TOWNSEND
LIEUTENANT GOVERNOR

DONNA B. IMHOFF
DEPUTY COMMISSIONER

STATE OF MARYLAND
MARYLAND INSURANCE ADMINISTRATION
525 ST. PAUL PLACE, BALTIMORE, MARYLAND 21202-2272
WRITER'S DIRECT DIAL: 410-468-2205
Facsimile Number: 410-468-2204
e-mail: hmax@mdinsurance.state.md.us

BULLETIN

**To: Insurers, Nonprofit Health Service Plans, and Health Maintenance Organizations
Participating in the Non-Group Health Market in Maryland**

Re: COMAR 31.10.27 Notice of the Maryland Health Insurance Plan

Date: December 20, 2002

Bulletin No.: Life and Health Bulletin #02-28

The purpose of this bulletin is to inform you of changes to **COMAR 31.10.27**. COMAR 31.10.27, formerly entitled *Notice of Substantial, Available and Affordable Coverage*, required that a carrier provide notice to an individual of the Substantial, Available and Affordable Coverage (SAAC), when the carrier denied the individual non-group medically underwritten health coverage. Since the SAAC program is being replaced by the new Maryland Health Insurance Plan (MHIP), the regulations have been amended to require a different notice.

The amended regulations were published in Volume 29, Issue 21 of Maryland Register, dated October 18, 2002. The Administration intends to finalize these regulations as originally published, with an effective date of January 1, 2003. A copy of the proposed amended regulations is attached for your convenience.

Please note that the regulations require that a carrier provide notice of the availability of the Maryland Health Insurance Plan by means of a specific notice when the carrier denies coverage under a non-group medically underwritten health benefit plan. Among other text, the notice is required to include the current address and telephone number of MHIP. The current address for MHIP is Maryland Health Insurance Plan, 1 Calvert Plaza, Box #4, Baltimore, Maryland 21202; telephone 410-576-2055.

The notice also requires that you provide the current website for the Maryland Insurance Administration, which is www.mdinsurance.state.md.us.

Questions about this Bulletin may be directed to Brenda Wilson, Chief of Managed Care, Life/Health Section, at 410-468-2170.

Howard Max
Acting Associate Commissioner
Life and Health